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PATENT



Response under 37 CFR 1.116 — Expedited Procedure
Examining Group 2164

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)

May, J. et al)

Serial No. 09/577,434)

Filing Date: May 22, 2000)

For: METHOD AND APPARATUS FOR)
FACILITATING ONLINE PAYMENT)
TRANSACTIONS IN A NETWORK-)
BASED TRANSACTION FACILITY USING)
MULTIPLE PAYMENT INSTRUMENTS)

Examiner: Kyle, C.

Art Unit: 2164

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Technology Center 2100

RESPONSE TO FINAL OFFICE ACTION

Box AF
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Final Office Action mailed November 21, 2001, the Applicants respectfully request the Examiner to consider the following remarks.

FIRST CLASS CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

on February 20, 2002
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